



The Impact Of Perceived Value, Satisfaction, and Culture on Gojek Customer Loyalty in Yogyakarta During Covid-19 Pandemic

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Informasi Naskah	Abstrak
Diterima: 20 April 2021 Revisi: 28 April 2021 Terbit: 30 April 2021 Kata Kunci: customer loyalty, perceived value, satisfaction, culture	<p><i>The Covid-19 pandemic which hit across the world have brought essential changes in the marketing area, such as the one concerning customer loyalty especially in an online transportation service (Gojek) in Yogyakarta, Indonesia. Customer loyalty faced the problem of restrictions on access and activities related to transportation. Yet, practically the business process must keep going in any situation. This research investigates the factors that affect customer loyalty which are perceived value, satisfaction, and culture. This research collected data from 100 respondents and tested the hypotheses by using partial least square (PLS). The results showed that the customer loyalty of Gojek in Yogyakarta is still significant based on perceived value, satisfaction, and culture factors. Specifically, the culture variables developed in this study have a significant effect on customer loyalty. This research provides an insight that Gojek customer loyalty in Yogyakarta remains significant even though it is hit by Covid-19 pandemic based on perceived value, satisfaction, and culture factors. It implies that the management of Gojek should increase the customer loyalty during Covid-19 pandemic. In addition, the results of this study give an insight to academics in studying and developing research in the marketing field, especially under the topic of customer loyalty.</i></p>

INTRODUCTION

Gojek is an application that is engaged in the online transportation service industry (Nusantara, 2019; Ramadhan, 2019). Based on its official website, Gojek was established in 2010 and is growing rapidly not only in Indonesia but also in other countries. Gojek operated in Yogyakarta at the end of 2015 (Gojek, 2019). Yogyakarta is known as a city of students and culture by the wider community. Transportation is important to reach all areas of Yogyakarta. Gojek is a breakthrough in transportation service innovation that is growing rapidly in Yogyakarta. Gojek provides various offers of transportation services that are fast, easy, and affordable (Gojek, 2019).

Gojek has a branch office on Jalan Imogiri Timur Number 192-194, Giwangan, Umbulharjo,

Yogyakarta City, Yogyakarta Special Region 55163 which can facilitate employees and consumers directly (Gojek, 2019). The branch office has complete facilities such as air conditioning and a large parking area. In addition, the office also has some training facilities for prospective Gojek drivers (Gojek, 2019).

The development of Gojek in Yogyakarta is increasing with the existence of a Gojek branch office that is getting bigger and indicates that the increase in the Gojek fleet and Gojek services is increasing. Specifically, the presence of driver training facilities in Yogyakarta indicates that the need for drivers in Yogyakarta is increasing so that drivers who are tested and have passed the selection do not need to conduct training at the Gojek head office (Gojek, 2019). Therefore, the higher the development of Gojek in Yogyakarta, the higher the consumer demand towards Gojek services in Yogyakarta.

Nowadays customer loyalty becomes one of the most critical aspects that obligatory possessed by any company. This study examines customer loyalty in Yogyakarta, especially in the online transportation service industry, namely Gojek. The use of the Gojek application has fluctuated during the Covid-19 pandemic. Therefore, empirical research is expected to provide additional insights, theoretical and practical contributions for academics and non-academics, especially regarding customer loyalty for online transportation services during Covid-19 pandemic. This study argues that the Covid-19 pandemic have an impact on Gojek customer loyalty.

Research on Gojek customer loyalty in Indonesia, especially in Central Java, Indonesia has only been conducted in several regions, for example in Solo and Malang (Nusantara, 2019; Ramadhan, 2019). Gojek is a pioneer in online transportation services in Yogyakarta and competes with other competitors, therefore maintaining customer loyalty is the key to the survival of a further business (Nusantara, 2019; Ramadhan, 2019). Customer loyalty is important for a business because it can increase the income or profit of a business, and keep the business going continuously (Nusantara, 2019; Ramadhan, 2019). This study argues that Gojek customer loyalty in Yogyakarta in a period of approximately five years has become an interesting phenomenon to be studied empirically, especially during the Covid-19 pandemic. Specifically, this research is important because little empirical testing of Gojek customer loyalty in Yogyakarta.

This study develops Diallo, Diop-Sall, Djelassi, and Godefroit-Winkel (2018) research by adding cultural factors in Parida and Sahney (2017) as another variable that affects customer loyalty besides perceived value and satisfaction. This study is important and different from previous studies because the cultural variables used are new, specific variables developed by Parida and Sahney (2017). This study argues that these variables are appropriate to culture in Indonesia, especially Yogyakarta. This research has the novelty of the research, namely testing Gojek customer loyalty in Yogyakarta which is based on specific cultural influences from Parida and Sahney (2017).

The phenomenon of the Covid-19 pandemic has a major impact on customer loyalty, especially in transportation services (Gojek) because there are restrictions on access and activities related to transportation. Research on the effect of customer loyalty has been widely carried out, but little has been done to discuss the specifics of online transportation service customer loyalty. Therefore, the issue of customer loyalty during the Covid-19 period is interesting to study empirically. This research was conducted to understand the factors that influence customer loyalty. Specifically, the purpose of this study is to understand the impact of perceived value, satisfaction, and cultural characteristics on customer loyalty, especially in the online transportation service industry (Gojek) in Yogyakarta, Indonesia.

This research contributes to the online transportation services company as an empirical study to improve its service to customers. In particular, this research becomes the company's reference to maintaining customer loyalty by managing their employees more effectively. The novelty of this research is the examination of different cultural dimensions, which is using the Parida and Sahney (2017) cultural dimensions. Theoretically, this research is expected to provide insights into the importance of factors that can influence customer loyalty, including perceived value, satisfaction, and culture. Practically this research is expected to provide impressions and

recommendations for academics, especially in the field of marketing management such as lecturers, researchers, managers and the community.

LITERATURE REVIEWS AND HYPOTHESES DEVELOPMENT

Loyalty

Loyalty is the relationship between the customer and a product and can be specifically identified from the behavior of buying or using the product repeatedly (Tjiptono, 2009). Loyalty is also a commitment to buy or reuse products even though the influence of the situation and marketing efforts has the potential to cause consumers to switch to other products (Kotler & Keller, 2009). Specifically, loyalty is the willingness of consumers to continue to subscribe for the long term and use the product repeatedly and voluntarily recommend it to their colleagues (Chebat, El Hedhli, & Sirgy, 2009; C. H. Lovelock & Wright, 2007). Various variables that influence loyalty include perceived value, satisfaction, culture, commitment, and trust (Diallo et al., 2018; Parida & Sahney, 2017; Tjiptono, 2009).

Loyalty can be created from several variables, including value creation and satisfaction (Barnes, 2003). Customer loyalty can be built with the stages of creating value to customers related to convenience and service for customers so that this leads to satisfaction, increasing and repeated purchases and recommendations to others (Barnes, 2003). In addition, loyalty can specifically be influenced by certain cultural variables (Parida & Sahney, 2017).

Customer loyalty is influenced by a mindset about a product which is based on perceptual factors and the level of satisfaction experienced by a person (Katsikeas, Morgan, Leonidou, & Hult, 2016). In addition, cultural factors also affect a person's mindset which ultimately affects their behavior (Parida & Sahney, 2017). Perceptions of value, satisfaction, and culture are important factors in customer loyalty (Diallo et al., 2018; Parida & Sahney, 2017).

Specifically, perceived value is a person's mindset about the perceived benefits of a product or service (Katsikeas et al., 2016). Customer satisfaction is a person's mindset about experiences (good or bad) on a product or service (Katsikeas et al., 2016). Culture is certain habits or characteristics that influence a person's behavior and personality (Chow, Deng, & Ho, 2000; Parida & Sahney, 2017). Previous research showed that the important factors that affect customer loyalty are perceived value, satisfaction, and also culture (Amri, Ma'ruf, Tabrani, & Darsono, 2019; S.-C. Chen, 2012; Djelassi, Godefroit-Winkel, & Diallo, 2018; Hamouda, 2019; Paparoidamis, Tran, & Leonidou, 2019; Scridon, Achim, Pintea, & Gavriletea, 2019; Solimun & Fernandes, 2018; Thakur, 2019; Wang & Lalwani, 2018; Zhang, Liu, Lu, & Xiao, 2019).

This study is based on the research of Diallo et al. (2018) and Parida and Sahney (2017). Research by Diallo et al. (2018) describes the effect of service quality, perceived value, satisfaction on customer loyalty and is moderated by cultural factors. Diallo et al. (2018) show evidence that perceived value and satisfaction have a positive effect on customer loyalty. Parida and Sahney (2017) research formulates a new measurement dimension regarding cultural variables, especially in specific cultural contexts, and is tested on customer loyalty. The dimensions of cultural measurement are different from the previous cultural dimensions and are a novelty in measuring the cultural dimensions. Parida and Sahney (2017) show evidence that the dimensions of cultural measurement developed have a positive effect on customer loyalty.

Perceived Value on Loyalty

Perceived value is an evaluation of the usefulness of a product based on a comparison between the benefits and sacrifices that a person makes to get a benefit (S.-C. Chen, 2012; Rabbanee, Ramaseshan, Wu, & Vinden, 2012). Perceived value is a trade-off of uses or benefits with sacrifices made to get a product or service (He & Li, 2010). According to Zeithaml (1988), perceived value is an assessment of the usefulness of a product or service based on the perceived benefits and sacrifices incurred. Meanwhile, according to Monroe (1990), perceived value is a trade-off of profits and sacrifices from a product or service that is purchased or consumed. Perceived value is

also based on the best and most efficient use of a product or service (He & Li, 2010).

Perceptions of value build a person's mindset and influence behavior, especially with regard to loyalty to a product (Katsikeas et al., 2016). Various studies show evidence that perceived value has a positive effect on customer loyalty in various contexts such as banking, transportation, and minimarkets (Amri et al., 2019; P.-T. Chen & Hu, 2010; S.-C. Chen, 2012; Diallo et al., 2018; Gil-Saura, Berenguer-Contró, & Ruiz-Molina, 2018; Hamouda, 2019; Rabbanee et al., 2012; Scridon et al., 2019).

This study is based on the research of Diallo et al. (2018) and Parida and Sahney (2017). This study examines the effect of perceived value on customer loyalty. This study develops both studies using different contexts, namely online transportation service customers. The relationship between perceived value and customer loyalty, namely a person's perceived value towards loyalty is proxied by the number of benefits received by a person and one's desire to reuse a product or service (Chebat et al., 2009; S.-C. Chen, 2012; C. Lovelock, Wirtz, & Mussry, 2010; C. H. Lovelock & Wright, 2007). This is indicated by the increasing perception of one's value on Gojek services, the higher or higher one's loyalty to Gojek services. Based on the literature review, this research proposed:

H1: Perceived value has a positive effect on customer loyalty.

Satisfaction on Loyalty

Customer satisfaction is an evaluation of one's experience of a product (S.-C. Chen, 2012). Customer satisfaction can be proxied as a feeling of pleasure or disappointment with a product or service for the expected expectations of the product or service (Kotler & Keller, 2009). Customers who are satisfied or happy tend to be loyal to the product or service and those who are not satisfied or unhappy tend to switch products or services (Kotler & Keller, 2009).

Customer satisfaction also builds a person's mindset and affects loyalty towards using a product (Katsikeas et al., 2016). Various studies show evidence that customer satisfaction has a positive effect on loyalty in various contexts such as banking, electronic marketing, health, the food industry, transportation, and telecommunications (Busser, Shulga, & Kang, 2019; S.-C. Chen, 2012; Diallo et al., 2018; Grott, Cambra-Fierro, Perez, & Yani-de-Soriano, 2019; Le, Hediari, & Liaw, 2017; Lopes, de Lamônica Freire, & Lopes, 2019; Moliner-Velázquez, Fuentes-Blasco, Servera-Francés, & Gil-Saura, 2019; Orel & Kara, 2014; Solimun & Fernandes, 2018; Suchánek & Králová, 2019; Thakur, 2019; Zhang et al., 2019).

This study is based on the research of Diallo et al. (2018) and Parida and Sahney (2017). This study examines the effect of satisfaction on customer loyalty. This study develops both studies using different contexts, namely online transportation service customers. The relationship between customer satisfaction and loyalty, namely customer satisfaction can be proxied as someone's pleasure or disappointment in using a product or service (Kotler & Keller, 2009). Someone who is increasingly happy in using a product or service tends to be more loyal to that product or service. Specifically, the higher a person's enjoyment of Gojek services, the higher the person's satisfaction, and then the higher the person's loyalty to Gojek services. Based on the literature review, this research proposed:

H2: Satisfaction has a positive effect on customer loyalty.

Culture on Loyalty

Culture can be defined as a person's way or way of life (Parida & Sahney, 2017). Culture influences a person's perceptions, actions, and behavior (Chow et al., 2000). In addition, culture affects personality through processes such as patterns of thought and behavior (Parida & Sahney, 2017).

Most of the cultural research in marketing has used various models of cultural measurement and focuses on the comparison of national cultures, but there are still many questions about the appropriateness of the application of these dimensions (Parida & Sahney, 2017). In summary, many studies are still debating the various measurements of the cultural dimensions used (Parida &

Sahney, 2017). The influence of specific culture on customer loyalty is still rarely studied, especially in conditions of people with different cultural backgrounds but living in the same area (Parida & Sahney, 2017). In addition, culture is a specific, informal, and implicit rule in every environment at the individual, community, institutional, and state level and affects individual loyalty or behavior (Diallo et al., 2018).

Various studies show evidence that culture influences loyalty in various marketing contexts (Djelassi et al., 2018; Paparoidamis et al., 2019; Parida & Sahney, 2017; Unurlu & Uca, 2017; Wang & Lalwani, 2018). Various studies on culture in marketing tend to be inconsistent and there are still few studies that use other, more specific cultural measures (Parida & Sahney, 2017).

This study is based on the research of Diallo et al. (2018) and Parida and Sahney (2017). This study examines the effect of culture on customer loyalty. This study develops both studies using different contexts, namely online transportation service customers. This study uses the measurement of cultural variables in accordance with Parida and Sahney (2017) research and is a different measurement compared to previous studies.

The relationship between culture and customer loyalty, namely the cultural characteristics of a person in a certain area can affect customer loyalty (Parida & Sahney, 2017). A person's cultural characteristics can adjust or group based on certain categories such as a sense of nationality or nationalism. This can affect a person's cultural character in behaving, and specifically in using a certain product or service. In the context of Gojek services, someone with a certain cultural background will tend to behave or have a certain loyalty to the Gojek service. If a person's cultural character matches the services provided by Gojek, then Gojek customer loyalty will also be higher. Based on the literature review, this research proposed:

H3: Culture has a positive effect on customer loyalty.

This study's model illustrates factor-factor that affect customer loyalty. This study examines perceived value, satisfaction, and culture as the antecedents of customer loyalty (Diallo et al., 2018; Parida & Sahney, 2017).

This model is a combination of Diallo et al. (2018) and Parida and Sahney (2017) research. The relationship between perceived value and satisfaction to customer loyalty developed from Diallo et al. (2018), then the additional variable which is a culture that affects customer loyalty developed from Parida and Sahney (2017). Figure 1 shows research model.

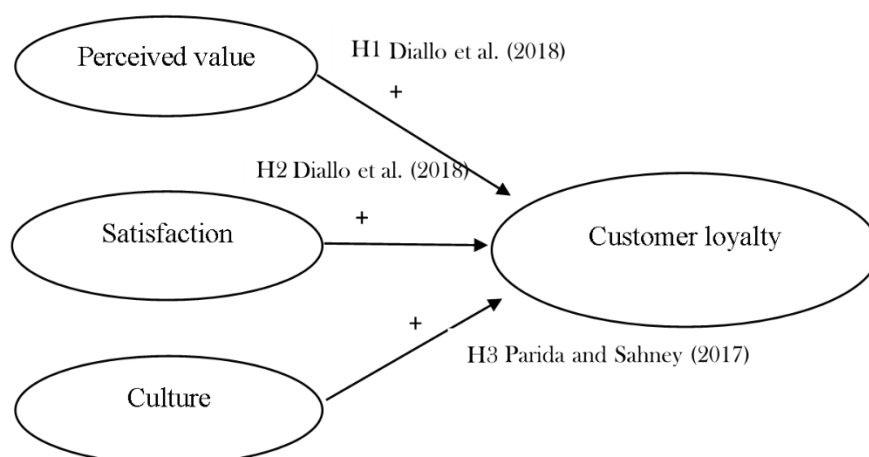


Figure 1. Research Model

RESEARCH METHOD

This research is an explanatory study that tries to explain a phenomenon in the form of a causal relationship between variables through hypothesis testing. The population of this research is Gojek

customers in Indonesia. The sample of this research is Gojek customers in Yogyakarta, Indonesia. This research is also quantitative in nature using primary data derived from respondents' answers to several statements submitted by researchers through distributed questionnaires (Cooper, Schindler, & Sun, 2006). The questionnaires based on previous research which are Perceived value (PV) derived from He and Li (2010), Satisfaction derived from Mägi (2003), Cultural factors derived from Parida and Sahney (2017) and Loyalty derived from Rabbanee et al. (2012). The data processing method in this research is using Partial Least Square (PLS).

The sample of this research is Gojek customers in Yogyakarta, Indonesia. The sample of this research is Gojek customers in Yogyakarta, Indonesia; which are 100 respondents. The minimum amount of data used in PLS should be 5 or 10 n data for each indicator, but the minimum standard is 10 n data for each path constructed (Hair Joseph, Anderson Rolph, Tatham Ronald, & Black William, 1994; Jogiyanto & Abdillah, 2009). The location of data collection for this research focuses on the center of Yogyakarta because it is an education center, business center, and city center. This study distributes questionnaires via email, Watshap, Instagram, and various online groups. However, the responses obtained were a hundred respondents. This research using primary data derived from respondents' answers to several statements submitted by researchers through distributed questionnaires.

The data processing method in this research is using Partial Least Square (PLS). PLS is a multivariate statistical technique that makes comparisons between multiple dependent and multiple independent variables (Jogiyanto & Abdillah, 2009). The purpose of PLS is to predict the effect of variable X on Y and to explain the theoretical relationship between the two variables (Jogiyanto & Abdillah, 2009). PLS is a variant-based structural equation analysis that can simultaneously test the measurement model as well as test the structural model (Jogiyanto & Abdillah, 2009). The measurement model is used to test the validity and reliability, while the structural model is used to test the causality (hypothesis testing with predictive models). PLS is a causality prediction tool used for theory development. The advantages of PLS include that PLS is not based on various assumptions, can be used to predict models with a weak theoretical basis, can be used for small sample sizes, and can be used for formative and reflective constructs (Jogiyanto & Abdillah, 2009). Hypotheses that are supported or unsupported in testing using PLS will be shown in the structural model. This study tested a structural model with a bootstrapping procedure of 500 subsamples to estimate the significance of the hypothesized relationship using Smart PLS 3 analysis. The hypothesis is supported if the P-value is below 0.05 or 0.01 and the t-statistic value is greater than 1.96 (Jogiyanto & Abdillah, 2009).

RESULT AND DISCUSSION

The research respondents were 100 Gojek Customer in Yogyakarta. The majority of the respondent is male which is 64 respondents (64%) and female only 36 respondents (34%). The respondent age around 28 - 35 years old is the majority, then the second is more than 35 years old. Third, the respondent's age is around 16 - 18 years old. Fourth, the respondent age around 19 - 24 years old. Fifth, the respondent age os around 25 - 28 years old. None of the respondent that in a teenager or below than 17 years old. The majority last education level of the respondents is senior high school, then the second is undergraduate and the last is postgraduate. The respondents' professions are private employees, students, entrepreneurs, civil servants, and housewives respectively. Table 1 summarized the demography of the respondent:

Table 1. Demography of The Respondent

No.	Characteristics	Participants	Total
1	Sex:	Male	64 64.00 %
		Female	36 36.00 %
	Total:		100 100.00 %
2	Age:	<16 years old	0 0.00 %

		16 - 18 years old	15	15.00 %
		19 - 24 years old	13	13.00 %
		25 - 28 years old	10	10.00 %
		29 - 35 years old	44	44.00 %
		>35	18	18.00 %
	Total:		100	100.00 %
3	Education level:	< Secondary school - Senior High School	52	52.00 %
		Diploma	0	0.00 %
		Bachelor Degree	37	37.00 %
		Master Degree	11	11.00 %
		Doctoral Degree	0	0.00 %
	Total:		100	100.00 %
4	Profession:	Civil Servants	12	12.00 %
		Private Employee	38	38.00 %
		Entrepreneurs	23	23.00 %
		Housewife	5	5.00 %
		Not working yet	0	0.00 %
		Students	22	22.00 %
		Others	0	0.00 %
	Total:		100	100.00 %

Source : obtained from primary data (2020)

This study uses a two-step analysis procedure, namely a measurement model to evaluate instruments or measure validity, reliability, and a structural model to test the relationship between variables or to test hypotheses (Hair Joseph et al., 1994). The measurement model is used to test the validity & reliability of the instruments (Jogiyanto & Abdillah, 2009). This study measures the validity of each item of the construct and measures the reliability or internal consistency of the relationship between indicators using the loading factor values, AVE, and composite reliability (Jogiyanto & Abdillah, 2009).

Based on the results of the measurement model test, it can be explained that there are several indicators that meet the requirements of convergent validity (namely the loading factor value above 0.7 and AVE 0.5). The value perception construct has three indicators, the Satisfaction construct has three indicators, the Culture construct has three indicators and the Loyalty construct has five indicators. The results of the measurement model indicate that the composite reliability value of each construct is above 0.7, so it can be stated that the measurement instrument used in this study is reliable. The result table of validity and reliability summarized in Table 2, Table 3, and Table 4.

Table 2. Loading Factor

No.	Variable	Indicator	Value
1	Perceived Value	PV1	0.778
		PV2	0.774
		PV3	0.816
2	Satisfaction	S1	0.863
		S2	0.913
		S3	0.869
3	Culture	C15	0.820
		C16	0.868
		C17	0.884
4	Loyalty	L1	0.862
		L2	0.822
		L3	0.751

L4	0.845
L5	0.808

Source : obtained from primary data (2020)

Table 3. AVE

No.	Variable	Value
1	Perceived Value	0.623
2	Satisfaction	0.778
3	Culture	0.735
4	Loyalty	0.670

Source : obtained from primary data (2020)

Table 4. Composite Reliability

No.	Variable	Value
1	Perceived Value	0.832
2	Satisfaction	0.913
3	Culture	0.893
4	Loyalty	0.910

Source : obtained from primary data (2020)

The structural model is used to test the hypotheses of this research (Jogiyanto & Abdillah, 2009). This study tested a structural model with a bootstrapping procedure of 500 subsamples to estimate the significance of the hypothesized relationship using Smart PLS 3 analysis. The hypothesis testing Table 5 and figure 2 shows the results of hypothesis testing from this study.

Table 5. Hypothesis Test

Hypothesis	Path	Original sample	T-Statistic	P-Value	Result
H1	Perceived Value to Loyalty	0.585	7.584	0.000	Significant
H2	Satisfaction to Loyalty	0.155	2.418	0.016	Significant
H3	Culture to Loyalty	0.267	4.817	0.000	Significant

Source : obtained from primary data (2020)

The original sample is an unstandardized beta score which is used to see the predictive properties of the independent variable on the dependent variable, positive or negative (Jogiyanto & Abdillah, 2009). Hypothesis testing is indicated by a comparison between the t-table and t-statistics. If the t-statistic value is higher than the t-table, the hypothesis is supported. for the 95% confidence level or 5% alpha, then the t-table value for the two-tailed hypothesis is > 1.96 (Jogiyanto & Abdillah, 2009).

H1 states that perceived value has a positive effect on customer loyalty. The results showed that perceived value has a positive effect on customer loyalty with t-statistic (7.584) $>$ t-table (1.96) and p-value of 0.000 (a significant effect on $\alpha = 5\%$). H2 states that satisfaction has a positive effect on customer loyalty. The results showed that satisfaction has a positive effect on customer loyalty with t-statistic (2.418) $>$ t-table (1.96) and p-value of 0.016 (significant effect on $\alpha = 5\%$). H3 states that culture has a positive effect on customer loyalty. The results showed that culture has a positive effect on customer loyalty with t-statistic (4.817) $>$ t-table (1.96) and p-value of 0.000 (significant effect on $\alpha = 5\%$).

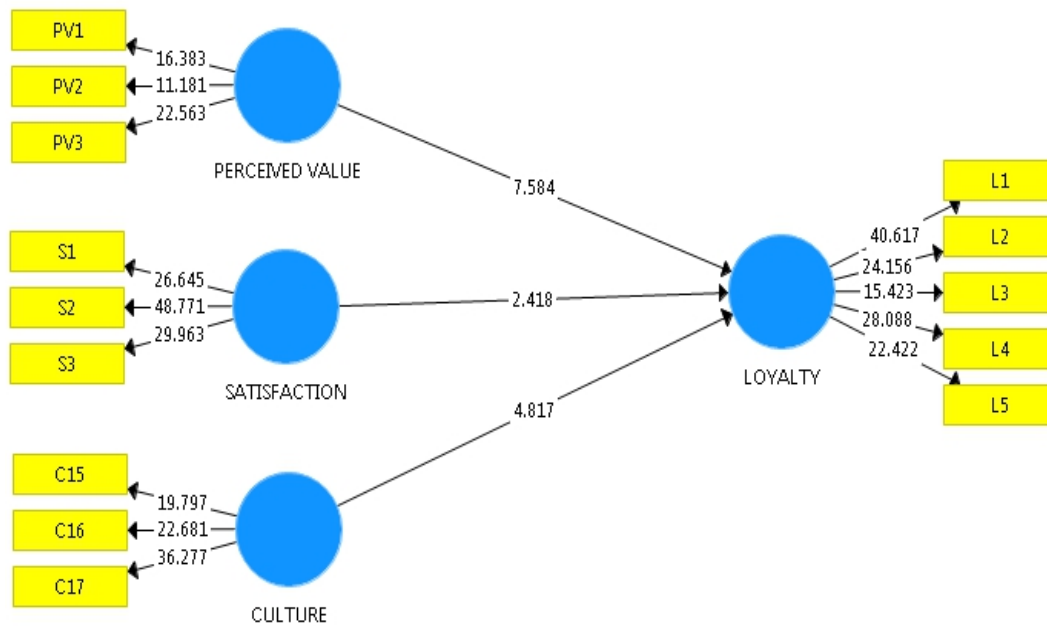


Figure 2. PLS Testing Result

The goodness of fit model is measured using R square dependent latent variable with the same interpretation as regression. R square is a measure of the level of variability of changes in the independent variable on the dependent variable. This parameter is used to measure the feasibility of a prediction model with a value range of 0 to 1 (Jogiyanto & Abdillah, 2009). The value of R square is 0.875, the meaning is the variety of changes in the dependent variable that can be explained by the independent variable is 87.5 %, while the rest is explained by other variables outside the proposed model (12.5 %). The goodness of fit model explained in Table 6.

Table 6. Goodness of Fit Model

	Value
R Square	0.875
R Square Adjusted	0.871

Source : obtained from primary data (2020)

In general, this research examined the impact of perceived value, satisfaction, and cultural characteristics on customer loyalty, especially in the online transportation service industry (Gojek) in Yogyakarta, Indonesia. Specifically, this study shows that the overall hypothesis is significantly supported and the value of R square is 0.875, the meaning is the variety of changes in the dependent variable that can be explained by the independent variable is strong.

Previous studies have shown evidence that perceived value has a more significant effect on customer loyalty than other variables such as trust and commitment (S.-C. Chen, 2012). In addition, various studies show that perceived value has a significant effect on customer loyalty (Amri et al., 2019; Hamouda, 2019; Scridon et al., 2019). The relationship between perceived value and loyalty is very dynamic and needs to be studied empirically (El-Adly & Eid, 2016). Perceived value can be based on perceived usefulness in the Technology Acceptance Model (TAM), which describes how technology can provide more value than other alternative methods for the same task (Davis, 1989; Davis, Bagozzi, & Warshaw, 1989). Technology that provides more value or benefits to a person will affect one's attitudes and intentions towards the technology (Davis, 1989; Davis et al., 1989). This shows that someone who feels that he gets more value or benefits from the technology used, the person's attitude and intentions for the technology will also be higher or more positive. This study argues that a person's perceived value affects Gojek's customer loyalty because the benefits that customers have felt have been longer compared to other competitors. Based on TAM, the

higher the benefits felt by someone, the higher one's perception of value for a service used. This shapes one's attitude and intention to reuse Gojek services so that customer loyalty is also getting higher.

In addition, based on the perception of goals and action identity theory, the perception of value in marketing research can be classified as achieving the most optimal goals of marketing activity (Sirdeshmukh, Singh, & Sabol, 2002). Sirdeshmukh et al. (2002) explained that perceived value can be explained as a person's motivation which influences a person's intention to be loyal or not to a product or service that is considered to provide the most optimal benefits. This study shows that H1: Perceived value has a positive effect on customer loyalty. The original sample is 0.585, therefore the relationship is positive. Furthermore, the hypothesis supported significantly with t-statistic ($7.584 > t\text{-table } (1.96)$ and p-value of 0.000 (significant effect on $\alpha = 5\%$). This study argues that a person's perceived value affects Gojek's customer loyalty because the benefits that customers have felt have been longer compared to other competitors. Furthermore, the higher the benefits felt by someone, the higher one's perception of value for a service used and encourages one's attitude and intention to reuse Gojek services so that customer loyalty is also higher. Gojek customers who experience greater benefits compared to other applications tend to have high customer loyalty. In addition, Gojek in Yogyakarta is an online transportation pioneer compared to other competitors and is one of the longest-lasting ones so that people tend to know and get more benefits than other applications.

Previous research has shown evidence that satisfaction is an important factor that affects loyalty (S.-C. Chen, 2012; Solimun & Fernandes, 2018; Thakur, 2019; Zhang et al., 2019). Research on the relationship between satisfaction and customer loyalty is also classified in satisfaction assessments based on affective and cognitive (Gallarza, Ruiz-Molina, & Gil-Saura, 2016). According to Kotler and Keller (2009) specifically, customer satisfaction is proxied as pleasure or disappointment with a product or service and is based on the expected expectations of the product or service. Someone who is satisfied tends to be loyal to the product or service and who is not satisfied will tend to switch products or services (Kotler & Keller, 2009). The higher a person's satisfaction with a service that is felt, the higher the loyalty of that person. This study shows that H2: Satisfaction has a positive effect on customer loyalty. The original sample is 0.155, therefore the relationship is positive. Furthermore the hypothesis supported significantly with t-statistic ($2.418 > t\text{-table } (1.96)$ and p-value of 0.016 (significant effect on $\alpha = 5\%$). This study argues that a person's satisfaction with a product affects Gojek customer loyalty. Someone who is satisfied tends to be loyal to the product or service and who is not satisfied will tend to switch products or services. This is because the person gets a positive experience or positive impression from using the Gojek application.

Various studies show evidence that culture affects loyalty in the marketing context (Djelassi et al., 2018; Paparoidamis et al., 2019; Wang & Lalwani, 2018). Many studies have used various cultural dimensions but the results are still inconsistent (Parida & Sahney, 2017). Specific cultural characteristics with different measurements are rarely carried out in research related to marketing and culture (Parida & Sahney, 2017). Moreover, culture is an implicit and specific rule in a particular community context (Diallo et al., 2018). Parida and Sahney (2017) research show evidence that certain cultural backgrounds affect customer loyalty. According to the social identity theory (SIT), a person's social identity comes from the self-categorization process (Ashforth & Mael, 1989). In this process, a person cognitively classifies themselves with others (Ashforth & Mael, 1989). A person groups themselves with various types of groups, for example, occupation, organization, gender, division, nationality, race, and age and tends to choose groups whose values are attractive to them (Ashforth & Mael, 1989). Based on SIT in the context of cultural relations and customer loyalty, a person interacts intensively and internalizes the norms and values that exist in a society based on their race or nationality. The longer and the more intensive one's interactions in society, the more similar a person's attitudes and behavior in a society are based on the national character they have. Specifically, this can be reflected in a person's behavior towards

a product or service that is around them.

This study shows that H3: Culture has a positive effect on customer loyalty. The original sample is 0.267, therefore the relationship is positive. Furthermore the hypothesis supported significantly with t-statistic ($4.817 > t\text{-table } (1.96)$) and p-value of 0.000 (significant effect on $\alpha = 5\%$). This study argues that the people of Yogyakarta have the same characteristics as the cultural background in Parida and Sahney (2017) research. In summary, this research implies that various communities with different cultures can live in the same area and have specific cultural characteristics. Furthermore, these cultural characteristics have different effects on customer loyalty in these conditions. Based on SIT, the nature or character of a person in a certain cultural background can have specific and the same characteristics because a person tends to cognitively group according to a certain background, for example, a sense of nationality or nationalism. The higher the sense of nationality or the same nationalism in a group or society, the higher and the same behavior of a person in that community group. This can also occur in the context of customer loyalty to certain products or services used. It can be concluded that cultural factors can influence Gojek customer loyalty in Yogyakarta based on an analogy in Parida and Sahney (2017) research.

In summary, this study shows that perceived value, satisfaction, and culture have a significant effect on Gojek customer loyalty in Yogyakarta, Indonesia. Specifically, the cultural variables developed in this study have a significant effect on customer loyalty. The most important variable that affects loyalty is perceived value, the second is culture and the last is satisfaction based on the number of t-statistic and p-value which are 7.584, 4.817 and 2.418 respectively and also a significant effect on $\alpha = 5\%$. The results showed that Gojek customers felt the benefits of the services provided by Gojek. Gojek customers also have a positive experience with Gojek services. In addition, the cultural characteristics of the people in Yogyakarta have positive attitudes towards Gojek services. It can be concluded that all of these factors affect the loyalty of Gojek customers in Yogyakarta. The phenomenon about Covid-19 has a major impact on customer loyalty, especially in transportation services (Gojek) because there are restrictions on access and activities related to transportation. Moreover, Covid-19 pandemic has a major impact on online transportation service business activities. This research provides an insight that Gojek customer loyalty in Yogyakarta remains significant even though it is still in a pandemic of Covid-19. The key to the survival of a further business is maintaining customers loyalty (Nusantara, 2019; Ramadhan, 2019). Customer loyalty can increase the income or profit of a business, and keep the business going continuously (Nusantara, 2019; Ramadhan, 2019). This research concludes that customer loyalty for Gojek in Yogyakarta is still significant based on perceived value, satisfaction, and culture factors even though it is still in a pandemic of Covid-19. Therefore the Gojek business activity will keep continuing even in the Covid-19 pandemic.

CONCLUSION

The issue of this research is the phenomenon of Covid-19 pandemic that has a major impact on customer loyalty, especially in transportation services (Gojek) because there are restrictions on access and activities related to transportation. On the other hand research on the effect of customer loyalty has been widely carried out, but little has been done to discuss the specifics of online transportation service customer loyalty specifically in Yogyakarta, Indonesia. This research concludes that customer loyalty for Gojek in Yogyakarta is still significant based on perceived value, satisfaction, and culture factors. Specifically, the cultural variables developed in this study have a significant effect on customer loyalty. This research provides an insight that Gojek customer loyalty in Yogyakarta remains significant even though it is still in a state of Covid-19 based on perceived value, satisfaction, and culture factors.

The topic of this research is about the factors that influence customer loyalty specifically the customers of the online transportation service industry (Gojek) in Yogyakarta, Indonesia during the Covid-19 period. The challenges in this research are the process of collecting data, analyzing data, and developing research hypotheses. The strength of this research is, firstly, a research issue that is

relevant to current conditions. The second is the development of variables that affect customer loyalty, namely cultural variables. The weakness of this study is the relatively small amount of data and the scope of the research area. Although there are some challenges and weaknesses, this research provides useful insights especially in the field of marketing management, especially in studying customer loyalty. Future studies can replicate this model to other sectors with big data or samples. We also recommend for the upcoming study to develop at different factors that can affect customer loyalty.

This research is expected to provide recommendations for academics and non-academics, especially in studying customer loyalty. Recommendations for the academic field, this research is expected to provide additional empirical results and development of customer loyalty, especially in the field of marketing management. Recommendations for non-academic fields, this research is expected to be a literature review for business people, especially in studying the factors that affect customer loyalty. Specific recommendation for the Gojek company, this research can be an insight into the Gojek policy considerations in increasing customer loyalty, especially paying attention to several factors, namely service benefits, customer experience and customer cultural characteristics.

This research also provides recommendations for universities. First, this study provides empirical evidence regarding the factors that influence customer loyalty, namely perceived value, satisfaction, and culture. Second, this research provides insight into academics in studying and developing research in the marketing field, especially on the topic of customer loyalty.

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